

|  |                        |             |   |
|--|------------------------|-------------|---|
| <b>Information to identify the case:</b> |                        |             |   |
| Debtor 1:                                | <b>Gary Vaught</b>     |             | Social Security number or ITIN: xxx-xx-3420 |
|  | First Name             | Middle Name | Last Name                                   |
| Debtor 2:                                | <b>Gloria Vaught</b>   |             | Social Security number or ITIN: xxx-xx-5952 |
| (Spouse, if filing)                      | First Name             | Middle Name | Last Name                                   |
| United States Bankruptcy Court:          | District of New Jersey |             | Date case filed for chapter: 7 10/12/18     |
| Case number:                             | 18-30359-CMG           |             |   |

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

|   | About Debtor 1:   | About Debtor 2:                                   |
|---|---|---|
| 1. Debtor's full name                       | Gary Vaught   | Gloria Vaught                                     |
| 2. All other names used in the last 8 years |   |   |
| 3. Address                                  | 722 Puritan Avenue<br>Lawrence Township, NJ 08648   | 722 Puritan Avenue<br>Lawrence Township, NJ 08648 |
| 4. Debtor's attorney<br>Name and address    | John Zimnis<br>Law Offices of Peter E. Zimnis<br>1245 Whitehorse-Mercerville Road<br>Suite 412<br>Trenton, NJ 08619 | Contact phone 609-581-9353                        |
| 5. Bankruptcy trustee<br>Name and address   | Daniel E. Straffi<br>Straffi & Straffi, LLC<br>670 Commons Way<br>Toms River, NJ 08755                              | Contact phone 732-341-3800                        |

For more information, see page 2 >

Debtor **Gary Vaught** and **Gloria Vaught**

Case number **18-30359-CMG**

|  |   |   |
|--|---|---|
| <b>6. Bankruptcy clerk's office</b>  | 402 East State Street<br>Trenton, NJ 08608<br>Additional information may be available at the Court's Web Site:<br><a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .  | Hours open: 8:30 AM – 4:00 p.m.,<br>Monday – Friday (except holidays)<br><br>Contact phone 609-858-9333<br><br>Date: 10/15/18 |
| <hr/>  |   |   |
| <b>7. Meeting of creditors</b>   | <b>November 14, 2018 at 10:30 AM</b>  | Location:   |
| <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>                                  | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.   | <b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>                         |
| All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. |   |   |
| <hr/>  |   |   |
| <b>8. Presumption of abuse</b>   | The presumption of abuse does not arise.  |   |
| If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.        |   |   |
| <hr/>  |   |   |
| <b>9. Deadlines</b>  | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   | <b>Filing deadline: 1/14/19</b>   |
| The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.   | <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul><br><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b> |   |
| <hr/>  |   |   |
|  | <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.   | <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  |
| <hr/>  |   |   |
| <b>10. Proof of claim</b>  | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.   |   |
| Please do not file a proof of claim unless you receive a notice to do so.  |   |   |
| <hr/>  |   |   |
| <b>11. Creditors with a foreign address</b>  | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |   |
| <hr/>  |   |   |

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

## Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Gary Vaught  
Gloria Vaught  
DebtorsCase No. 18-30359-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 60

Date Rcvd: Oct 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2018.

db/jdb  
517809946 +Gary Vaught, Gloria Vaught, 722 Puritan Avenue, Lawrence Township, NJ 08648-4642  
+A-1 Collection, 2297 Rt. 33, Suite 906, Re: Dr Bock; Integration Nutrition,  
Therapy; Dr. Bock, Hamilton, NJ 08690-1717  
517809947 +Acceptance Now, Re: Richard Stoneking, 444 Highway 96 E, Saint Paul, MN 55127-2557  
517809951 +Andrews FCU, 5711 Allentown Rd, Suitland, MD 20746-4547  
517809952 +Anthony Apicelli, Esq., Re: Judi Smallwood; DC 387-18, 2121 Rt. 33,  
Trenton, NJ 08690-1740  
517809955 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Re: Progressive Insurance, PO Box 55848,  
Sherman Oaks, CA 91413)  
517809956 +Capital Health Systems, One Capital Way, Attn: Patient Accounts, Hopewell, NJ 08534-2520  
517809959 #+Carvant Financial, 6901 Jericho Tpk, Suite 218, Syosset, NY 11791-4464  
517809960 +Carvant Financial, 211 Robbins Lane, Syosset, NY 11791-6004  
517809962 +Comenity Capital//ONESTPLS, PO Box 182120, Columbus, OH 43218-2120  
517809965 +Convergent Outsourcing, Re: NJM, 925 Westchester Avenue, White Plains, NY 10604-3507  
517809969 +Diversified Adjustment, Re: T Mobile, PO Box 32145, Fridley, MN 55432-0145  
517809971 +Division of Law, PO Box 112, Trenton, NJ 08625-0112  
517809972 +Dr. Bock, 2275 Whitehorse-Mercerville Road, #9, Hamilton, NJ 08619-2643  
517809973 +Dr. Earl Noyan, 1374 Whitehorse Hamilton Sq. Rd., #304, Hamilton, NJ 08690-3701  
517809975 +EOS CCA, Re: Verizon, 700 Longwater Drive, Norwell, MA 02061-1624  
517809976 +Geico, PO Box 9506, Attn: Region 8 Policy, Fredericksburg, VA 22403-9506  
517809977 +Harris Automotive, 1010 Rt 206 S, Bordentown, NJ 08505-2114  
517809978 +Helm Associates, 2664 Bristol Pike, Bristol, PA 19007  
517809981 +Judi Smallwood, 2105 Cass Lake Drive, Calabash, NC 28467-2397  
517809983 +LWD Benefit Control, PO Box 650, Trenton, NJ 08646-0650  
517809989 +PS Finance, 183 New Dorp Lane, Staten Island, NY 10306-3003  
517809991 +Quality Asset Recovery, Re: Capital Health Systems, 7 Foster Ave, Ste 101,  
Gibbsboro, NJ 08026-1191  
517809994 +Santander, 121 Franklin Corner Road, Lawrence Township, NJ 08648-2501  
517809996 Trenton Water Works, PO Box 528, Re: 741-0507-302, Trenton, NJ 08603

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty

E-mail/Text: njbankruptcy@aol.com Oct 15 2018 23:49:23 John Zimnis,  
Law Offices of Peter E. Zimnis, 1245 Whitehorse-Mercerville Road, Suite 412,  
Trenton, NJ 08619  
tr +EDI: QDESTRAFFI.COM Oct 16 2018 03:28:00 Daniel E. Straffi, Straffi & Straffi, LLC,  
670 Commons Way, Toms River, NJ 08755-6431  
smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 15 2018 23:50:25 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 15 2018 23:50:21 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
517809953 +EDI: CINGMIDLAND.COM Oct 16 2018 03:28:00 AT&T, PO Box 537104, Atlanta, GA 30353-7104  
517809948 +EDI: AFNIRECOVERY.COM Oct 16 2018 03:28:00 Afni, PO Box 3427, Re: Dish Network,  
Bloomington, IL 61702-3427  
517809950 +EDI: AFNIRECOVERY.COM Oct 16 2018 03:28:00 Afni, Inc., Re: Dish Network, PO Box 47248,  
Oak Park, MI 48237-4948  
517809949 +EDI: AFNIRECOVERY.COM Oct 16 2018 03:28:00 Afni, Inc., PO Box 47248,  
Re: 8255909315765013;, Oak Park, MI 48237-4948  
517809954 EDI: BANKAMER.COM Oct 16 2018 03:28:00 Bank of America, 4161 Piedmont Pkwy,  
Greensboro, NC 27410  
517809958 +EDI: CAPITALONE.COM Oct 16 2018 03:28:00 Capital One, 1680 Capital One Drive,  
Mc Lean, VA 22102-3407  
517809957 +EDI: CAPITALONE.COM Oct 16 2018 03:28:00 Capital One, PO Box 30285,  
Salt Lake City, UT 84130-0285  
517809961 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Oct 15 2018 23:50:51 Comcast,  
1 Comcast Center, Philadelphia, PA 19103-2899  
517809963 +EDI: CONVERGENT.COM Oct 16 2018 03:28:00 Convergent, Re: T Mobile, 800 SW 39th St,  
PO Box 9004, Renton, WA 98057-9004  
517809964 +EDI: CONVERGENT.COM Oct 16 2018 03:28:00 Convergent Outsourcing, Re: NJM,  
500 SW 7th Street, Building A 100, Renton, WA 98057-2983  
517809966 +EDI: CCS.COM Oct 16 2018 03:28:00 Credit Collection Services,  
Re: Progressive Insurance/High Point Ins, Two Wells Avenue, Newton Center, MA 02459-3225  
517809967 +EDI: CCS.COM Oct 16 2018 03:28:00 Credit Collection Services, 725 Canton Street,  
Re: Progressive Insurance/High Pt Ins, Norwood, MA 02062-2679  
517809968 +EDI: RCSFNBMARIN.COM Oct 16 2018 03:28:00 Credit One Bank, PO Box 98873,  
Las Vegas, NV 89193-8873  
517809970 +EDI: DCI.COM Oct 16 2018 03:28:00 Diversified Consultants, Re: T Mobile, PO Box 551268,  
Jacksonville, FL 32255-1268  
517809974 +E-mail/Text: bknotice@ercbpo.com Oct 15 2018 23:50:29 Enhanced Recovery Corp,  
Re: Comcast, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
517809979 +EDI: IIC9.COM Oct 16 2018 03:28:00 IC Systems, Re: Richard Stoneking, PO Box 64378,  
Saint Paul, MN 55164-0378

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 60

Date Rcvd: Oct 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517809980 EDI: IRS.COM Oct 16 2018 03:28:00 IRS Insolvency Function, PO Box 724,  
Springfield, NJ 07081  
517809982 +EDI: RESURGENT.COM Oct 16 2018 03:28:00 LVNV Funding, Re: Credit One, PO Box 10497,  
Greenville, SC 29603-0497  
517809984 +E-mail/Text: laura@redbanklaw.com Oct 15 2018 23:49:45 McKenna Dupont Higgins & Stone,  
229 Broad Street, PO Box 610, Re: NJLPS FCU; DC 7406-12, Red Bank, NJ 07701-0610  
517809985 +EDI: CBS7AVE Oct 16 2018 03:28:00 Montgomery Ward (Swiss Colony)(Home, Visions),  
1112 7th Avenue, Monroe, WI 53566-1364  
517809986 +E-mail/Text: kmorgan@morganlaw.com Oct 15 2018 23:51:05 Morgan Bornstein & Morgan,  
Re: SLM Financial, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229  
517809987 +E-mail/Text: tbussell@njlpacu.org Oct 15 2018 23:50:49 NJ Law & Public Safety Credit Union,  
PO Box 550, Trenton, NJ 08604-0550  
517809988 +E-mail/Text: bankruptcy@onlineis.com Oct 15 2018 23:50:49 Online Information Service,  
PO Box 1489, Re: Capital Health Advanced Imaging, Winterville, NC 28590-1489  
517809990 +E-mail/Text: bankruptcy@pseg.com Oct 15 2018 23:49:42 PSE&G, PO Box 490,  
Re: 71 187 909 07; 72 302 648 04; 72 906 327 02, Cranford, NJ 07016-0490  
517809992 +E-mail/Text: bankruptcy@savit.com Oct 15 2018 23:51:17 Sa-Vit Enterprises,  
Re: Lawrenceville Oral Surgery, PO Box 250, East Brunswick, NJ 08816-0250  
517809993 +EDI: DRIV.COM Oct 16 2018 03:28:00 Santander, 8585 N Stemmons FW, Suite 1100N,  
Dallas, TX 75247-3822  
517809995 EDI: AISTMBL.COM Oct 16 2018 03:28:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274  
517809997 +EDI: VERIZONCOMB.COM Oct 16 2018 03:28:00 Verizon NJ, 500 Technology Drive,  
Re: 454-030-947-0001-37; 751127866, 424642088-00001; 22455497000002,  
Weldon Spring, MO 63304-2225  
517809998 +EDI: VERIZONCOMB.COM Oct 16 2018 03:28:00 Verizon Wireless, PO Box 26055,  
Re: 224554970-00002; 2245549700, Minneapolis, MN 55426-0055  
517810000 +E-mail/Text: collect@williamsalexander.com Oct 15 2018 23:50:05 Williams Alexander & Assoc,  
Re: Matossian Eye Assoc, PO Box 2148, Wayne, NJ 07474-2148  
517809999 +E-mail/Text: collect@williamsalexander.com Oct 15 2018 23:50:05 Williams Alexander & Assoc,  
Re: Matossian Eye Assoc, 1479 Rt. 23 South, Wayne, NJ 07470-7507

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 17, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2018 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep  
igsystems.com  
John Zimnis on behalf of Joint Debtor Gloria Vaught njbankruptcy@aol.com.  
John Zimnis on behalf of Debtor Gary Vaught njbankruptcy@aol.com.  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5